



City of Fremont Commercial Rehabilitation Loan Application

Contact Information of Applicant – Please Print

APPLICANT'S NAME: _____
First Middle Last

TELEPHONE NUMBERS:

HOME:(____)_____ OFFICE:(____)_____ CELL:(____)_____

EMAIL ADDRESS: _____

MAILING ADDRESS:

Number Street

City State Zip

Property Information – Please Print

1. The property is located in Fremont at the following address:

2. The Assessor Parcel Number of this property is: _____ - _____ - _____ - _____
(this information is listed on your property tax form)

3. The property is owned by (list the names of all owners, write on back if needed):

4. The property presently has _____ loans outstanding against it with the following monthly mortgage payments and principal balances, as of _____, 200__:

1st Loan: Monthly mortgage payment: _____; Remaining principal: _____;

2nd Loan: Monthly mortgage payment: _____; Remaining principal: _____;

3rd Loan: Monthly mortgage payment: _____; Remaining principal: _____;

(Please provide an attachment if you have additional loans on the property)

5. I have attached copies of the following items for this property*:

** Please note, all items (except item 1) are required to process the loan application*

- ☐ 1. The most recent appraisal information I have for the property.
- ☐ 2. Income and Expense statements for the property.
- ☐ 3. Signed Credit Check Release Forms from all property owners.

If there are outstanding loans on the property:

- ☐ 4. Copies of loan documents for each loan against the property showing all loan terms.
- ☐ 5. Bank statements showing outstanding loan balances.

Certification

I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the City of Fremont Redevelopment Agency, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I have made on this application.

Applicant's Signature

Date

**Please send your application and credit check release form to:
Commercial Rehabilitation Loan Program
Attn: Irene Klebanivska
Office of Housing and Redevelopment, City of Fremont
39550 Liberty St, PO Box 5006
Fremont, CA 94537-5006**



City of Fremont Credit Check Release Form

Each of the property owners for the property in question must fill out this form.
Please make additional copies of
the blank form if needed.

Property Address for which loan is being requested (please print)

Street Number

Street name

Zip Code

Contact Information (please print)

1. Owner's full legal name and Social Security Number:

First Middle Last social security number

2. Also known as (please list all names that you have used for credit purposes):

3. If married, enter spouse's name:

4. Owner's Home address: _____
Number Street

City State Zip

5. Owner's Mailing address (if different from home address):

Number Street

City State Zip

6. Telephone number & Email address where owner can be reached:

Telephone Numbers:

Home:(____)_____ Office:(____)_____ Cell:(____)_____

Email Address (if available) _____

Credit/Financial Information – Please Print

The following information is required to process the loan application and will be kept confidential.

7. Owner's Credit History (*check one answer for each question*).

- | | | |
|--|------------------------------|-----------------------------|
| Have you ever filed for bankruptcy? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are there any outstanding judgements against you? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Have you had property foreclosed upon or given
a Deed in lieu thereof in the last 7 years? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are you a party in a lawsuit? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Have you directly or indirectly been obligated on any
loan which resulted in foreclosure, transfer of title
in lieu, or a judgement? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are you presently delinquent or in default of any
Federal debt, or any other loan or financial
obligation? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are you obligated to pay alimony, child support, or
separate maintenance? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If the Agency approves the loan request, will you
need to borrow additional funds to complete the
project as you have it envisioned? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are you a Co-Maker or Endorser on a Note? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

8. Citizenship.

- | | | |
|--|------------------------------|-----------------------------|
| Are you a US Citizen? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If No, are you a permanent resident alien? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

9. A copy of your 1040 federal tax form along with Schedule E for the three most recent tax years must be submitted.

Employment Information – Please Print

10. Name of employer: _____

Please check here if you are self-employed: ☐

11. Position/Title: _____

12. How long have you been employed with this Company? _____

13. Are you part-time or full-time? Full Time / Part Time (circle one)

14. Temporary or Permanent? Temporary / Permanent (circle one)

15. Gross Monthly Income \$ _____

Authorization to Release Information – Requires Signature

I, the undersigned, understand that I am applying for a real estate loan with the City of Fremont Redevelopment Agency (Lender) and specifically acknowledge and agree that:

- (1) The loan requested by the Loan Application for the property named herein will be secured by a mortgage or deed of trust on said property;
- (2) The property will not be used for any illegal or prohibited purpose or use;
- (3) All statements made in this application are made for the purpose of obtaining the loan indicated herein;
- (4) Verification or re-verification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved, and, by signing this Credit Check Release form, I am authorizing the release of any information that the Lender may need in order to complete the Loan;
- (5) The Lender, its agents, successors and assigns will rely on the information contained in the application and I have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I have represented herein should change prior to closing;
- (6) In the event my payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my name and account information to a credit reporting agency;
- (7) Ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me;
- (8) The Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I have made on this application.

Borrower's Signature

Date

**Please send your application and credit check release form to:
Commercial Rehabilitation Loan Program
Attn: Irene Klebanivska
Office of Housing and Redevelopment, City of Fremont
39550 Liberty St, PO Box 5006
Fremont, CA 94537-5006**

Please remember that each of the property owners for the property in question must fill out this form.



City of Fremont Commercial Rehabilitation Loan Application Checklist

Please make sure you provide the following items:

- ☐ Completed Commercial Rehabilitation Loan Application
- ☐ Completed Credit Check Release Form (please remember that each property owner must fill out a separate Credit Check Release Form)
- ☐ Income and Expense Statements for the property
- ☐ The most recent appraisal information for the property (while this item is not required for the Commercial Rehabilitation Loan processing, it would streamline loan underwriting significantly)
- ☐ Copies of loan documents for each loan against the property showing all loan terms
- ☐ Bank statements showing outstanding loan balances
- ☐ Copy of your 1040 federal tax form along with Schedule E for the three most recent tax years